

From: A.siano

Sent: Wednesday, April 05, 2006 4:55 PM

To: Public Hearing

Subject: No need for Wal-Mart banks

M.J. Gruenberg, Acting chairman

FDIC Board of Directors

We need our local and community banks. And I am concerned that if Wal-Mart got into the banking system it would drive out this very important community banking that is helping our local economy.

Thank you .

Sincerely. A. Siano

Greenfield, Ma. 01301